



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Martinez-Miranda et al. )	Confirmation no.:	8202
	)		
	)	Art Unit:	3685
Application No.:	10/597,943 )		
	)	Examiner :	Qayyum, Zeshan
	)		
Filing date:	08/11/2006 )	RESPONSE TO RESTRICTION	
	)	REQUIREMENT DATED 09/08/2009	
Title:	<i>System and Method for Facilitating</i> )		
	<i>Payment to a Party Not Having An</i> )		
	<i>Account with a Financial Institution</i> )		
	)		
Docket no:	YSAP.PAY.PT3 )	Customer No.:	24943

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:-

This is in response to the restriction requirement of the Office Action dated September 8, 2009, hereinafter, "the Action". The Action set a shortened period for reply of one month from the mailing date of the Action and this amendment is submitted within the one-month period, making this response due on or before October 8, 2009.

Please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.